

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re:

Chapter 13

**DENNIS POOLE and  
SANDRA POOLE,**

Case No.: 15-23482 (rdd)

Debtors.

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**ORDER APPROVING LOAN MODIFICATION AGREEMENT**

UPON the motion, by notice of presentment dated August 4, 2016, (the "Motion"), of the above-captioned debtors, Dennis Poole and Sandra Poole (the "Debtors"), by their attorney, Adams Law Group LLC by Benjamin M. Adams, Esq., seeking entry of an order pursuant to Rule 9019 of the Federal Rules of Bankruptcy Procedure and General Order M-413 approving the Debtors' entry into and performance of a trial loan modification agreement and a final loan modification, a copy of which is attached as **Exhibit A** hereto (the "Loan Modification") between the Debtors and 21st Mortgage Corporation, which modifies the loan referred to therein and related mortgage on the Debtors' residence; and there being due and sufficient notice of the Motion; and there being no opposition to the requested relief; and no additional notice of or a hearing on the Motion being required under the circumstances; and, after due deliberation, it appearing that the Loan Modification is fair and reasonable and in the best interests of the Debtors and their estate; and good and sufficient cause appearing, it is hereby

**ORDERED**, that the Motion is granted, the Loan Modification is approved, and the parties thereto are authorized to perform it according to its terms, subject to any bankruptcy discharge of the Debtors' personal obligations thereunder; and it is further

**ORDERED**, that the automatic stay under 11 U.S.C. § 362(a) is vacated solely to the

extent necessary to effectuate the recordation of the Loan Modification the Office of the Rockland County Clerk; and it is further

**ORDERED**, that any timely claim filed in this case based on the loan and/or mortgage covered by the Loan Modification is deemed modified and governed by the Loan Modification.

Dated: October 6, 2016  
White Plains, New York

/s/Robert D. Drain  
Honorable Robert D. Drain  
United States Bankruptcy Judge